



## **MY VIEW: Making College Opportunity Affordable for All Hoosiers**

*Teresa Lubbers, Indiana Commissioner for Higher Education*

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State and national leaders increasingly are looking to Indiana as an important voice for driving college completion and student success. Last month the U.S. Chamber of Commerce named Indiana among only four states to earn an A grade for higher education policy environment. And, this month Congress called upon Indiana to highlight our efforts to rein in college costs and reduce student debt.

Indiana is ripe for reform in higher education. Our state currently ranks 40<sup>th</sup> in the nation in postsecondary attainment. Capitalizing on the need to reform, the Indiana Commission for Higher Education adopted an aggressive strategic plan, *Reaching Higher, Achieving More*. Ultimately, our goal is quite straightforward: to ensure that more students complete college on time and at the lowest possible cost.

Indiana has fared no better than most states in containing the costs of postsecondary education over the past two decades. Hoosier students borrow an average of \$27,000 to finance a college degree, and Indiana's student loan default rate has increased by 35 percent over the past three years.

To their credit, Indiana's colleges have adopted some measures that lower costs, including decreasing summer tuition, guaranteeing on-time graduation and increasing aid based on student performance. These are important steps in the right direction, but more must be done.

While direct reductions in tuition and fees are welcome, there are other factors to consider when addressing college affordability. The correlation between cost and time spent by students in a course of study is clear. Time spent in remedial courses, excessive course-taking, and academic credits lost through transfer or poor academic advising all contribute to inflated student costs.

Indiana must attack these issues on multiple fronts. We must continue to pay for what we value through a performance-based funding formula that rewards our colleges for increasing the numbers of students who graduate and do so on time. We must expand innovative education models that enable students to accelerate their progress toward graduation and seamlessly transfer their credits between colleges. And, we must provide a transparent means for students and parents to become informed college consumers by calculating the return on their investments in postsecondary study.

The past two decades have witnessed a perfect storm within higher education and the economy. The result has been triple-digit-percent increases in tuition and fees and runaway increases in student debt. Reversing these trends must be a responsibility shared by our state, our colleges and our students.

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*This guest column was provided by Indiana Higher Education Commissioner Teresa Lubbers for Indiana news media. Learn more about Commission's *Reaching Higher, Achieving More* strategic plan at [www.che.in.gov](http://www.che.in.gov).*